

Form 137 – aplccmpn

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 24-16679-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mark H. Cho
363 Vesta Court
Ridgewood, NJ 07450

Helen Cho
363 Vesta Court
Ridgewood, NJ 07450

Social Security No.:
xxx-xx-8024

xxx-xx-1517

Employer's Tax I.D. No.:

NOTICE OF HEARING ON APPLICATION FOR COMPENSATION

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable John K. Sherwood on:

Date: 10/24/24
Time: 10:00 AM
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

APPLICANT(S)
Ralph A Ferro Jr, Debtor's Attorney

COMMISSION OR FEES
\$11,395.00

EXPENSES
\$426.28

If this is a chapter 13 case, the fees and expenses awarded:

- ☒ will not reduce the amount to be paid to general unsecured creditors under the plan.
- ☐ will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: September 30, 2024
JAN:

Jeanne Naughton
Clerk

In re:
Mark H. Cho
Helen Cho
Debtors

Case No. 24-16679-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Sep 30, 2024

User: admin
Form ID: 137

Page 1 of 4
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Mark H. Cho, Helen Cho, 363 Vesta Court, Ridgewood, NJ 07450-2617
520320548	+ Andrew Sklar, Esq., 20 Brace Road, Suite 205, Cherry Hill, NJ 08034-2634
520320550	+ Arnel Mgmt Company, 949 S Coast Drive, Suite 600, Costa Mesa, CA 92626-7734
520320553	+ Barclays Bank, 745 7th Avenue, New York, NY 10019-6801
520339305	+ JAY WINSTON, Winston & Winston P.C., 670 White Plains Road - Penthouse-Suite, SCARSDALE, NY 10583-5025

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 30 2024 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Sep 30 2024 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520320546	+ Email/Text: bankruptcy@acacceptance.com	Sep 30 2024 20:53:00	American Credit Acceptance, 961 E Main Street, Spartanburg, SC 29302-2149
520320547	+ Email/PDF: bncnotices@becket-lee.com	Sep 30 2024 21:00:18	American Express, 200 Vesey Street, New York, NY 10285-0002
520360547	Email/PDF: bncnotices@becket-lee.com	Sep 30 2024 20:59:49	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520320549	^ MEBN	Sep 30 2024 20:49:19	Apothaker Scian, P.C., 520 Fellowship Road, Suite C-306, Box 5496, Mount Laurel, NJ 08054-3410
520320551	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 30 2024 20:59:46	Ashley Funding Services, c/o Resurgent Capital Services, BOx 10587, Greenville, SC 29603-0587
520384684	Email/Text: creditcardbkcorrespondence@bofa.com	Sep 30 2024 20:51:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
520320552	+ Email/Text: mortgagebkcorrespondence@bofa.com	Sep 30 2024 20:53:00	Bank of America, NA, 100 North Tryon Street, Charlotte, NC 28202-2135
520320554	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 30 2024 21:00:33	Bloomington's Citibank, Box 8218, Mason, OH 45040-8218
520320555	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 30 2024 20:59:45	Capital One Bank, 10700 Capital One Way, Richmond, VA 23060-9243
520320556	+ Email/Text: bankruptcy@cavps.com	Sep 30 2024 20:53:00	Cavalry Portfolio Serv., 1 American Lane, Suite 220, Greenwich, CT 06831-2563
520322848	+ Email/Text: bankruptcy@cavps.com	Sep 30 2024 20:53:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich,

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			CT 06831-0405
520320557	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 30 2024 21:10:53	CitiBank, NA, 701 East 60th Street North, Sioux Falls, SD 57104-0432
520320558	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 30 2024 21:11:02	Citibank/The Home Depot, Box 790034, Saint Louis, MO 63179-0034
520320559	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 30 2024 20:59:43	DSNB/Bloomington, Box 8067, Mason, OH 45040
520320560	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Sep 30 2024 20:53:00	Enerbank, 650 S Main Street, Salt Lake City, UT 84101-2843
520320561	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 30 2024 21:00:02	Home Depot, Box 6497, Sioux Falls, SD 57117-6497
520320562	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 30 2024 20:53:00	Internal Revenue Service, Box 7346, Philadelphia, PA 19101-7346
520320563	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 30 2024 21:10:58	JPMCB Card, Box 15298, Wilmington, DE 19850
520341564	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Sep 30 2024 20:52:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
520320564	^ MEBN	Sep 30 2024 20:49:59	KML Law Group, P.C., 701 Market Street, #5000, Philadelphia, PA 19106-1541
520337194	Email/PDF: resurgentbknofications@resurgent.com	Sep 30 2024 20:59:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520320565	+ Email/PDF: resurgentbknofications@resurgent.com	Sep 30 2024 21:00:30	LVNV Funding, LLC, c/o Resurgent Capital Services, LP, 55 Beattie Place #110, Greenville, SC 29601-5115
520320566	^ MEBN	Sep 30 2024 20:51:11	Lyons, Doughty & Veldhuis, 5 Green Tree Center, 525 Rt 73 North, Suite 400, Box 987, Marlton, NJ 08053-3422
520320567	+ Email/Text: bnc@nordstrom.com	Sep 30 2024 20:52:18	Nordstrom/TD, 13531 E Caley Avenue, Englewood, CO 80111-6505
520344245	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 30 2024 21:00:01	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520320568	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 30 2024 21:00:30	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
520320569	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 30 2024 20:59:46	Portfolio Recovery Associates, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502
520320570	+ Email/Text: bnc-quantum@quantum3group.com	Sep 30 2024 20:53:00	Quantum 3 Group, LLC, Box 788, Kirkland, WA 98083-0788
520324513	Email/Text: bnc-quantum@quantum3group.com	Sep 30 2024 20:53:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
520320571	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 30 2024 20:53:00	Quicken Loans, 1050 Woodward Drive, Detroit, MI 48226-3573
520320572	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 30 2024 20:53:00	Rocket Mortgage, LLC, 1050 Woodward Avenue, Detroit, MI 48226-3573
520353215	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 30 2024 20:53:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
520320573	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Sep 30 2024 20:52:00	State of NJ Div of Taxation, Box 245, Trenton, NJ 08695
520320574	^ MEBN	Sep 30 2024 20:50:41	Telecom, Box 4500, Allen, TX 75013-1311
520329143	+ Email/Text: RASEBN@raslg.com	Sep 30 2024 20:52:00	USAA Federal Savings Bank, Robertson, Anschutz, Schneid., Crane & Partners, PLLC,

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520320575	+ Email/Text: bkelectronicnotices@usaa.com	Sep 30 2024 20:51:00	13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001 USAA Savings Bank, 10750 McDermott Freeway, San Antonio, TX 78288-1600
520375289	+ Email/PDF: ebn_ais@aisinfo.com	Sep 30 2024 21:00:01	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520369223	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 30 2024 21:00:40	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
520320576	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 30 2024 21:00:02	Wells Fargo Card Service, Box 14517, Des Moines, IA 50306-3517
TOTAL: 41			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520360548	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520360549	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520343468	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
520384670	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Ralph A Ferro, Jr	on behalf of Debtor Mark H. Cho ralphferrojr@msn.com
Ralph A Ferro, Jr	on behalf of Joint Debtor Helen Cho ralphferrojr@msn.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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